

Debtor 1	Ryan Wayne Cashatt		
Debtor 2 (Spouse, if filing)	Kelly Jo Cashatt		
United States Bankruptcy Court for the: <u>Western</u>		District of <u>Missouri</u>	(State)
Case number <u>13-50507-can13</u>			

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor:	Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae")	Court claim no. (if known): <u>10</u>
Last 4 digits of any number you use to identify the debtor's account:	<u>9 7 6 2</u>	
Property address:	7207 NW Maple Lane Number      Street	
	Platte Woods, MO 64151 City              State      ZIP Code	

**Part 2: Prepetition Default Payments**

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:           /          /            
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 02/01/18-06/01/18 @ \$1,430.50; 07/01/18 @ \$1,494.82; (a) \$ 7,366.28  
Less Suspense Balance (\$1,281.04)

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b. (c) \$ 7,366.28

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 02 / 01 / 2018  
MM / DD / YYYY

Debtor 1 Ryan Wayne Cashatt  
First Name Middle Name Last Name

Case number (if known) 13-50507-can13

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box::*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Dustin Stiles  
Signature

Date 07/ 16/ 2018

Print Dustin Stiles  
First Name Middle Name Last Name  
Title Attorney for Creditor  
Company Kozeny & McCubbin, L.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address 12400 Olive Blvd., Suite 555  
Number  Street   
City St. Louis, MO 63141 State  ZIP Code

Contact phone (314) 991 - 0255 Email wdmo@km-law.com

## POST-PETITION PAYMENT HISTORY

After	Loan	Modified
<u>Name:</u> <b>Ryan Cashatt</b>		
<u>Loan #:</u> <b>██████████</b>		
<u>Case #:</u> <b>13-50507</b>		
<u>Date Filed:</u> <b>8/8/13</b>		

Date Received	Amount Received	\$ Applied To Payment	Post-Petition Date Paid	Paid To Suspense	Running Suspense Total	Post Petition Payment Amount Due
					\$ -	
				\$0.00		
3/10/2017	\$ 1,428.62			\$1,428.62	\$ 1,428.62	
4/28/2017	\$ 1,432.68	<b>\$1,432.68</b>	3/1/2017	\$0.00	\$ 1,428.62	<b>\$ 1,432.68</b>
5/31/2017	\$ 1,432.68	\$1,432.68	4/1/2017	\$0.00	\$ 1,428.62	<b>\$ 1,432.68</b>
7/27/2017	\$ 1,432.68	\$1,432.68	5/1/2017	\$0.00	\$ 1,428.62	<b>\$ 1,432.68</b>
8/28/2017	\$ 1,430.50	\$1,432.68	6/1/2017	<b>(\$2.18)</b>	\$ 1,426.44	<b>\$ 1,432.68</b>
9/28/2017	\$ 2,937.60	<b>\$1,430.50</b>	<b>7/1/2017</b>	\$1,507.10	\$ 2,933.54	<b>\$ 1,430.50</b>
		\$1,430.50	8/1/2017	<b>(\$1,430.50)</b>	\$ 1,503.04	<b>\$ 1,430.50</b>
		\$1,430.50	9/1/2017	<b>(\$1,430.50)</b>	\$ 72.54	<b>\$ 1,430.50</b>
1/3/2018	\$ 2,000.00	\$1,430.50	10/1/2017	\$569.50	\$ 642.04	<b>\$ 1,430.50</b>
2/1/2018	\$ 1,430.50	\$1,430.50	11/1/2017	\$0.00	\$ 642.04	<b>\$ 1,430.50</b>
4/23/2018	\$ 3,500.00	\$1,430.50	12/1/2017	\$2,069.50	\$ 2,711.54	<b>\$ 1,430.50</b>
		\$1,430.50	1/1/2018	<b>(\$1,430.50)</b>	\$ 1,281.04	<b>\$ 1,430.50</b>
			2/1/2018	\$0.00	\$ 1,281.04	<b>\$ 1,430.50</b>
			3/1/2018	\$0.00	\$ 1,281.04	<b>\$ 1,430.50</b>
			4/1/2018	\$0.00	\$ 1,281.04	<b>\$ 1,430.50</b>
			5/1/2018	\$0.00	\$ 1,281.04	<b>\$ 1,430.50</b>
			6/1/2018	\$0.00	\$ 1,281.04	<b>\$ 1,430.50</b>
			7/1/2018	\$0.00	\$ 1,281.04	<b>\$ 1,494.82</b>
				\$0.00	\$ 1,281.04	
				\$0.00	\$ 1,281.04	
				\$0.00	\$ 1,281.04	
				\$0.00	\$ 1,281.04	
				\$0.00	\$ 1,281.04	

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI  
KANSAS CITY DIVISION

In Re

**Ryan Wayne Cashatt, dba  
Cashatt Family LLC dba  
Cashatt Family Funerals and  
Kelly Jo Cashatt, aka  
Kelly Jo Marra, aka  
Kelly Jo Marra-Cashatt,  
Debtors.**

**Case No: 13-50507-can13**

**Chapter 13**

**Seterus, Inc., as authorized  
subservicer for Federal National  
Mortgage Association ("Fannie Mae"),  
its successors and assigns,  
Movant.**

**CERTIFICATE OF SERVICE**

**Ryan Wayne Cashatt, dba  
Cashatt Family LLC dba  
Cashatt Family Funerals and  
Kelly Jo Cashatt, aka  
Kelly Jo Marra, aka  
Kelly Jo Marra-Cashatt,  
Debtors,**

**Kozeny & McCubbin, L.C.  
12400 Olive Blvd., Suite 555  
St. Louis, MO 63141  
wdmo@km-law.com**

and

**Richard Fink, Trustee,  
Respondents.**

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the Response to Notice of  
Final Cure Payment and a copy of this pleading were served electronically via  
CM/ECF the 16th day of July, 2018 to the parties listed below:



\* K M 1 1 9 8 5 0 1 2 K M \*

David R. Barlow  
Attorney for Debtors  
1901 Swift Avenue  
North Kansas City, MO 64116-3421

Richard Fink  
Trustee  
2345 Grand Blvd., Suite 1200  
Kansas City, MO 64108

Office of the US Trustee  
U.S. Trustee  
400 E. 9th St. Room 3440  
Kansas City, MO 64106

And delivered via regular U.S. Mail on July 16, 2018 to:

Ryan Wayne Cashatt  
Kelly Jo Cashatt  
Debtors  
7207 NW Maple Lane  
Platte Woods, MO 64151

Respectfully submitted,

/s/Dustin Stiles  
Jonathon B. Burford, #59337  
Dustin Stiles, #63272  
Attorneys for Movant  
12400 Olive Blvd., Suite 555  
St. Louis, MO 63141  
Phone: (314) 991-0255  
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